

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRENTLEY GLENN ROXBY  
TERRI ANN ROXBY  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-70244 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/27/2017 and confirmed on 9/21/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		104,260.99
Less Refunds to Debtor	252.48	
TOTAL AMOUNT OF PLAN FUND		104,008.51

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	4,722.84	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,722.84

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FIRST NATIONAL BANK OF PA(*)	0.00	54,920.22	0.00	54,920.22
	Acct: 5140				
	CITIZENS BANK NA(*)	18,986.11	18,986.11	1,419.91	20,406.02
	Acct: 8993				
	CITIZENS BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 3596				
	TOYOTA MOTOR CREDIT CORP (TMCC)	0.00	0.00	0.00	0.00
	Acct: 6342				
	FIRST NATIONAL BANK OF PA(*)	9,833.92	9,833.92	1,317.03	11,150.95
	Acct: 1255				
					86,477.19

Priority					
	FORREST B FORDHAM III ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRENTLEY GLENN ROXBY	0.00	0.00	0.00	0.00
	Acct:				
	BRENTLEY GLENN ROXBY	252.48	252.48	0.00	0.00
	Acct:				
	FORREST B FORDHAM III ESQ	2,000.00	2,000.00	0.00	0.00
	Acct:				
	TOYOTA LEASE TRUST	4,808.95	4,808.95	0.00	4,808.95
	Acct: G781				
					4,808.95

Unsecured					
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 3887				
	US BANK NA D/B/A ELAN FINANCIAL SERV	10,128.99	1,727.83	0.00	1,727.83
	Acct: 7282				
	LVNV FUNDING LLC, ASSIGNEE	4,416.71	753.41	0.00	753.41
	Acct: 6354				
	CREDIT PROTECTION ASSN++	0.00	0.00	0.00	0.00
	Acct: 7076				
	BOSCOV'S	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	CHAN SOON SHIONG MEDICAL CENTER (	0.00	0.00	0.00	0.00
Acct: 104H					
	DISCOVER BANK(*)	9,923.43	1,692.77	0.00	1,692.77
Acct: 3128					
	MIDLAND FUNDING LLC	269.04	45.90	0.00	45.90
Acct: 2388					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 9583					
	SALLIE MAE++	0.00	0.00	0.00	0.00
Acct:					
	PORTFOLIO RECOVERY ASSOCIATES, LL	825.95	140.90	0.00	140.90
Acct: 1067					
	PORTFOLIO RECOVERY ASSOCIATES, LL	8,475.27	1,445.73	0.00	1,445.73
Acct: 4558					
	CAVALRY SPV I LLC - ASSIGNEE(*)	1,131.36	192.99	0.00	192.99
Acct: 5191					
	TOYOTA MOTOR CREDIT CORP	0.00	0.00	0.00	0.00
Acct: 6342					
	1ST SUMMIT BANK(*)	4,405.42	0.00	0.00	0.00
Acct: 5663					
	1ST SUMMIT BANK(*)	2,817.72	0.00	0.00	0.00
Acct: 2892					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 9583					
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
Acct:					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	KIMBERLY A BONNER ESQ	0.00	0.00	0.00	0.00
Acct:					
					5,999.53
TOTAL PAID TO CREDITORS					97,285.67

TOTAL CLAIMED

PRIORITY	4,808.95
SECURED	28,820.03
UNSECURED	42,393.89

Date: 07/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

BRENTLEY GLENN ROXBY  
TERRI ANN ROXBY  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-70244 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Brentley Glenn Roxby  
Terri Ann Roxby  
Debtors

Case No. 17-70244-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jul 27, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brentley Glenn Roxby, Terri Ann Roxby, 335 Belmont Street, Johnstown, PA 15904-1551
cr	+ CL45 MW Loan 1, LLC, c/o Midwest Servicing 4, LLC, 3144 S. Winton Road, Rochester, NY 14623-2981
14684600	+ 1ST Summit Bank, Attn: Collection Dept., 125 Donald Lane, PO Box 5480, Johnstown, PA 15904-5480
14389586	+ AmeriServ Visa, P.O. Box 790408, Saint Louis, MO 63179-0408
14389588	+ Atlantic Broadband, c/o Credit Protection Association, P.O. Box 802068, Dallas, TX 75380-2068
14389590	+ Chan Soon-Shiong Medical Center, 600 Somerset Avenue, Windber, PA 15963-1331
14389592	+ Discover Card, P.O. Box 742655, Cincinnati, OH 45274-2655
14389593	First National Bank, 4140 Estate State Street, Hermitage, PA 16148

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 27 2022 23:50:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 27 2022 23:50:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14389587	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 23:58:14	AT & T Universal Card, P.O. Box 9001037, Louisville, KY 40290-1037
14389585	+ Email/Text: bncnotifications@pheaa.org	Jul 27 2022 23:50:00	American Education Service, Harrisburg, PA 17130-0001
14389589	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2022 23:58:22	Boscov's, P.O. Box 71106, Charlotte, NC 28272-1106
14405244	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 27 2022 23:50:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14389591	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 27 2022 23:50:00	Citizens One Auto Finance, P.O. Box 42113, Providence, RI 02940
14673227	+ Email/Text: bankruptcy@cavps.com	Jul 27 2022 23:51:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14398513	Email/Text: mrdiscen@discover.com	Jul 27 2022 23:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14389594	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2022 23:57:52	J.C. Penney, P.O. Box 960090, Orlando, FL 32896-0090
14647471	Email/PDF: resurgentbknofications@resurgent.com	Jul 27 2022 23:57:58	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14389595	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2022 23:58:05	Lowe's, c/o Synchrony Bank ATTN: Bankruptcy Dep, P.O. Box 965060, Orlando, FL 32896-5060

District/off: 0315-7

User: auto

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Date Rcvd: Jul 27, 2022

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14672939	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2022 23:50:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14681622	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 23:57:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14390169	+ Email/PDF: rmscedi@recoverycorp.com	Jul 27 2022 23:57:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14389597	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 23:58:28	Sears Credit Card, P.O. Box 183081, Columbus, OH 43218-3081
14389598	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 27 2022 23:50:00	Toyota Financial, P.O. Box 5855, Carol Stream, IL 60197
14404784	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 27 2022 23:50:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14409756	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 27 2022 23:50:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15091997	Email/PDF: bncnotices@becket-lee.com	Jul 27 2022 23:58:12	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14672099	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 27 2022 23:50:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14389599	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2022 23:57:54	Wolf Furniture, c/o Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIZENS BANK, N.A.
cr		Toyota Motor Credit Corporation
cr		Toyota Motor Credit Corporation
14389596		Sallie Mae
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0315-7

User: auto

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Date Rcvd: Jul 27, 2022

Form ID: pdf900

Total Noticed: 30

Brian Nicholas

on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com

David W. Raphael

on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com

Forrest B. Fordham, III

on behalf of Debtor Brentley Glenn Roxby FFordhamlaw@msn.com fordham-law@hotmail.com

Forrest B. Fordham, III

on behalf of Joint Debtor Terri Ann Roxby FFordhamlaw@msn.com fordham-law@hotmail.com

Garry Alan Masterson

on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com

KIMBERLY A. BONNER

on behalf of Creditor CL45 MW Loan 1 LLC kab@jsdc.com, jnr@jsdc.com;eaf@jsdc.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9